INSURANCE DIVISION[191]

[Prior to 10/22/86, see Insurance Department[510], renamed Insurance Division[191] under the "umbrella" of Department of Commerce by the 1986 Iowa Acts, Senate File 2175]

ORGANIZATION AND PROCEDURES		3.22(17A)	Default
		3.23(17A)	Ex parte communication
	CHAPTER 1	3.24(17A)	Recording costs
	ANIZATION OF DIVISION	3.25(17A)	Interlocutory appeals
1.1(502,505) Organization	3.26(17A)	Final decision
1.2(502,505) Location	3.27(17A)	Appeals and review
1.3(22,502,5	505) Public information and	3.28(17A)	Applications for rehearing
	inspection of records	3.29(17A)	Stay of agency action
	CHAPTED 2	3.30(17A)	No factual dispute contested
DI	CHAPTER 2	2123(2123)	cases
	ECLARATORY ORDERS	3.31(17A)	Emergency adjudicative
2.1(17A)	Petition for declaratory order	, ,	proceedings
2.2(17A)	Notice of petition	3.32(502,50	
2.3(17A)	Intervention	(,	orders
2.4(17A)	Briefs	3.33(17A.50	02,505) Informal settlement
2.5(17A)	Inquiries		02,505) Witness fees
2.6(17A)	Service and filing of petitions	(
0.7(17.4)	and other papers		CHAPTER 4
2.7(17A)	Consideration	AGEN	CY PROCEDURE FOR RULE
2.8(17A)	Action on petition		MAKING
2.9(17A)	Refusal to issue order	4.1(17A)	Applicability
2.10(17A)	Contents of declaratory	4.2(17A)	Advice on possible rules before
2.11/17.4	order—effective date		notice of proposed rule
2.11(17A)	Copies of orders		adoption
2.12(17A)	Effect of a declaratory order	4.3(17A)	Public rule-making docket
	CHAPTER 3	4.4(17A)	Notice of proposed rule making
	CONTESTED CASES	4.5(17A)	Public participation
3.1(17A)	Scope and applicability	4.6(17A)	Regulatory analysis
3.2(17A)	Definitions	4.7(17A,25)	
3.3(17A)	Time requirements	4.8(17A)	Time and manner of rule
3.4(17A)	Requests for contested case		adoption
()	proceeding	4.9(17A)	Variance between adopted rule
3.5(17A)	Commencement of hearing;		and rule proposed in Notice of
,	notice		Intended Action
3.6(17A)	Presiding officer	4.10(17A)	Exemptions from public
3.7(17A)	Waiver of procedures	4.11/15.43	rule-making procedures
3.8(17A)	Telephone proceedings	4.11(17A)	Concise statement of reasons
3.9(17A)	Disqualification	4.12(17A)	Contents, style, and form of rule
3.10(17Å)	Consolidation—severance	4.13(17A)	Agency rule-making record
3.11(17A)	Pleadings	4.14(17A)	Filing of rules
3.12(17A)	Service and filing of pleadings	4.15(17A)	Effectiveness of rules prior to
, ,	and other papers	4.16(17.4)	publication
3.13(17A)	Discovery	4.16(17A)	General statements of policy
3.14(17A)	Subpoenas	4.17(17A)	Review of rules by division
3.15(17A)	Motions	4.18(17A)	Petition for rule making
3.16(17A)	Prehearing conference		
3.17(17A)	Continuances		
3.18(17A)	Withdrawals		
3.19(17A)	Intervention		
3.20(17A)	Hearing procedures		
3.21(17A)	Evidence		

REGULATION OF INSURERS		5.41(508)	Tax on gross premiums—	
	CHAPTER 5	5 40	life companies	
	JLATION OF INSURERS—	5.42	Reserved	
G	ENERAL PROVISIONS	5.43(510)	Managing general agents	
5.1(507) Examination reports 5.2(505,507) Examination for admission		DISCLOSURE OF MORTGAGE LOAN APPLICATIONS		
5.3(507,508		5.44 to 5.49	Reserved	
3.3(307,306		5.50(535A)	Purpose	
5 4/505 500	financial information	5.51(535A)	Definitions	
	,515,520) Surplus notes	5.52(535A)	Filing of reports	
5.5(505,515		5.53(535A)	Form and content of reports	
	premium volume	5.54(535A)	Additional information required	
5.6(505,515			Written complaints	
	on the financial	5.55(535A)		
	statement	5.56 to 5.89		
5.7(505)	Ordering withdrawal of domestic	5.90(145)	Implementation of health data	
	insurers from states		commission directives	
5.8(505)	Monitoring		CHAPTER 6	
5.9(505)	Rate filings	ORGA	NIZATION OF DOMESTIC	
5.10(511)	Life companies—permissible		SURANCE COMPANIES	
3.10(311)	investments	6.1(506)	Definitions	
5.11(511)	Investment of funds	6.2(506)	Promoters contributions	
5.12(515)	Collateral loans	6.3(506)	Escrow	
		` /		
5.13(508,51		6.4(506)	Alienation	
5.14 to 5.19	employees, etc.	6.5(506)	Sales to promoters	
		6.6(506)	Options	
5.20(508)	Computation of reserves	6.7(506)	Qualifications of management	
	ARNED PREMIUM RESERVES ON	6.8(506)	Chief executive	
	E GUARANTY INSURANCE POLICIES	6.9(506)	Directors	
5.21(515C)	Unearned premium reserve		CHAPTER 7	
	factors	DOMESTI	C STOCK INSURERS PROXIES	
5.22(515C)	Contingency reserve	DOMESTI		
5.23(507C)	Standards	7 1(522)	PROXY REGULATIONS	
5.24(507C)	Commissioner's authority	7.1(523)	Application of regulation	
5.25(505)	Annual audited financial	7.2(523)	Proxies, consents and	
	reports	5.0(500)	authorizations	
5.26(508,51	5) Participation in the NAIC	7.3(523)	Disclosure of equivalent	
	Insurance Regulatory		information	
	Information System	7.4(523)	Definitions	
5.27(508.51	5,520) Asset valuation	7.5(523)	Information to be furnished to	
	5,520) Risk-based capital and		stockholders	
	surplus	7.6(523)	Requirements as to proxy	
5.29(508,51	1	7.7(523)	Material required to be filed	
3.27(300,31	reserves	7.8(523)	False or misleading statements	
5.30(515)	Single maximum risk—	7.9(523)	Prohibition of certain	
3.30(313)	fidelity and surety risks	` ,	solicitations	
5.31(515)	Reinsurance contracts	7.10(523)	Special provisions applicable to	
		(/	election contests	
5.32(511,51			SCHEDULE A	
	and lower grade	INFORMATIO	ON REQUIRED IN PROXY STATEMENT	
E 22(510)	obligations		SCHEDULE B	
5.33(510)	Credit for reinsurance	INFORMATIO	ON TO BE INCLUDED IN STATEMENTS	
5.34(508)	Actuarial opinion and	FILED BY OR ON BEHALF OF A PARTICIPANT		
memorandum		(OTHER THAN THE INSURER) IN A PROXY		
5.35 to 5.39		SOLICITA	ATION IN AN ELECTION CONTEST	
5.40(515)	Premium tax			

		10.20(522)	V:-1-4: d14:	
POLICY	YHOLDER PROXY SOLICITATION	10.20(522) 10.21(252J)	Violations and penalties Suspension for failure to pay	
7.11(523)	Application	10.21(2323)	child support	
7.12(523)	Conditions—revocation	10.22(261)	Suspension for failure to pay	
7.13(523)	Filing proxy	10.22(201)	student loan	
7.14(523)	Solicitation by agents—use of	10.23(522)	Administration of examinations	
` /	funds	10.24(522)	Forms	
	CHAPTED 0	10.25(522)	Fees	
DENI	CHAPTER 8		CILA DEED 11	
8.1 and 8.2	EVOLENT ASSOCIATIONS Reserved	CONT	CHAPTER 11 INUING EDUCATION FOR	
8.3(512A)	Organization		SURANCE PRODUCERS	
8.4(512A)	Membership	11.1(272C)		
8.5(512A)	Fees, dues and assessments	11.1(2/2C)	Statutory authority—purpose— applicability	
8.6(512A)	Reserve fund	11.2(272C)	Definitions	
8.7(512A)	Certificates	11.3(272C)	Continuing education	
8.8(512A)	Beneficiaries	11.0(2/20)	requirements for producers	
8.9(512A)	Mergers	11.4(272C)	Proof of completion of	
8.10(512A)		, ,	continuing education	
8.11(512A)		11.5(272C)	Course approval	
8.12(512A)	Bookkeeping and accounts	11.6(272C)	Topic guidelines	
	CHAPTER 9	11.7(272C)	CE course renewal	
REPO	ORTING REQUIREMENTS	11.8(272C)	Appeals	
TCET (ON LICENSES	11.9(272C)	CE provider approval	
9.1(272C)	Definitions	11.10(2/2C)	CE provider's responsibilities	
9.2(272C)	Insurer's duties	11.11(2/2C)	Prohibited conduct—CE	
9.3(272C)	Commissioner's duties	11 12(272C)	providers Outside vendor	
			CE course audits	
	INSURANCE AGENTS	11.14(272C) Fees and costs		
CHAPTER 10				
LICI	ENSING OF INSURANCE		CHAPTER 12	
	PRODUCERS		OF ENTRY REQUIREMENTS	
10.1(522)	Purpose and authority	12.1(508,515		
10.2(522)	Definitions	12.2(508,515	requirements	
10.3(522)	Requirement to hold a license	12.3(508,515		
10.4(522)	Licensing of resident producers	12.5(500,51)	supervision	
10.5(522)	Licensing of nonresident	12.4(508,515		
10 ((500)	producers	12.5(508,515		
10.6(522)	Issuance of license License qualifications	, ,		
10.7(522) 10.8(522)	License quantications License renewal		CHAPTER 13	
10.8(522)	License reinstatement		Reserved	
10.10(522)	Licensing after revocation or	UNI	FAIR TRADE PRACTICES	
10.10(322)	voluntary surrender of license	01112		
10.11(522)	Exemptions from examination		CHAPTER 14	
	requirement		SURANCE ILLUSTRATIONS	
10.12(522)	Letter of clearance		ODEL REGULATION	
10.13(522)	Letter of certification	14.1(507B)	Purpose	
10.14(522)	Change in name or address	14.2(507B)	Authority	
10.15(522)	Reporting of actions	14.3(507B)	Applicability and scope Definitions	
10.16(522)	Commissions	14.4(507B) 14.5(507B)	Policies to be illustrated	
10.17(522)	Appointments	14.5(507B) 14.6(507B)	General rules and prohibitions	
10.18(522)	Appointment renewal Licensing of an insurance agency	14.0(507B) 14.7(507B)	Standards for basic illustrations	
10.19(522)	Licensing of an insurance agency	14.7(307 D)	Standards for busic mustrations	

14.8(507B)	Standards for supplemental	16.6(507B)	Duties of all insurers
1 1.0(307 D)	illustrations	16.7(507B)	Duties of insurers that use agents
14.9(507B)	Delivery of illustration and		or brokers
1 (00,2)	record retention	16.8(507B)	Duties of insurers with respect to
14 10(507B)	Annual report; notice to		direct response sales
14.10(307 B)	policyowners	16.9(507B)	
14 11(507B)	Annual certifications	16.10(507B)	Severability
14.12(507B)		16.11 to 16.2	20 Reserved
	Separability		DIVISION II
	Effective date		(Effective July 1, 2000)
14.14(307 D)	Effective date	16.21(507B)	Purpose
	CHAPTER 15		Definitions
UNF	AIR TRADE PRACTICES		Exemptions
15.1(507B)	Purpose		Duties of producers
15.2(507B)	Definitions	16.25(507B)	Duties of all insurers that use
15.3(507B)	Advertising		producers on or after January
15.4(507B)	Life insurance cost and benefit		1, 2001
` ,	disclosure requirements	16.26(507B)	Duties of replacing insurers that
15.5(507B)	Health insurance sales to persons	, ,	use producers
	65 years of age or older	16.27(507B)	Duties of the existing insurer
15.6(507B)	Preneed funeral contracts or		Duties of insurers with respect to
	prearrangements	, ,	direct-response solicitations
15.7(507B)	Twisting prohibited	16.29(507B)	Violations and penalties
15.8(507B)	Sales presentation guidelines	16.30(507B)	Severability
15.9(507B)	Right to return a life insurance	, ,	•
	policy or annuity (free-look)		CHAPTER 17
15.10(507B)	Uninsured/underinsured		LIFE AND HEALTH
	automobile coverage—		SURANCE AGREEMENTS
	notice required	17.1(508)	Authority and purpose
	Unfair discrimination	17.2(508)	Scope
15.12(507B)	Testing restrictions of insurance	17.3(508)	Accounting requirements
	applications for the human	17.4(508)	Written agreements
	immunodeficiency virus	17.5(508)	Existing agreements
15.13(507B)	Records maintenance		CHAPTER 18
15.14(507B)	Enforcement section—cease and		CEMETERIES
	desist and penalty orders	18.1(523I,56	
	CHAPTED 16	18.2(523I,56	
DE	CHAPTER 16	18.3(523I,56	
REPLACEMENT OF LIFE		18.4	Reserved
INSURANCE AND ANNUITIES		18.5(523I,56	
	DIVISION I	18.6(523I,56	
16.1(507B)	Purpose and authority	10.0(3231,30	care cemeteries
16.2(507B)	Definition of replacement	18.7(523I,56	
16.3(507B)	Other definitions	10.7(3231,30	perpetual care cemetery
16.4(507B)	Exemptions		permits
16.5(507B)	Duties of agents and brokers		permits

CHAPTER 19 PREARRANGED FUNERAL CONTRACTS

RULES OF GENERAL APPLICABILITY

19.1(523A,523E) Purpose 19.2(523A,523E) Definitions 19.3(523A,523E) Titles 19.4(523A,523E) Scope 19.5 to 19.9 Reserved 19.10(523A,523E) Administration 19.11(523A,523E) Misrepresentations of government approval 19.12(523A,523E) Public access to hearings 19.13(523A,523E) Public access to records 19.14(523A,523E) Compliance with other laws 19.15(523A,523E) Fees 19.16(523A,523E) Forms—content 19.17 to 19.19 Reserved 19.20(523A,523E) Sales permits 19.21(523A,523E) Permits not transferable 19.22(523A,523E) Denial, suspension or revocation of permits 19.23(523A,523E) Certificates of authority 19.24(261) Denial, suspension or revocation of sales permit for failure to pay debts owed to or collected by the college student aid commission

19.25(252J) Denial, suspension or revocation of sales permit for failure to pay child support

19.26 to 19.29 Reserved